



10083249 06.2002

Patent Application

Attorney Docket No.: 24124.000172

0300
#3IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application Of:)
Joseph GIORDANO et al.) Group Art Unit: 2165
Application Number: 10/083,249) Examiner: To Be Assigned
Filed: February 27, 2002)
For: SYSTEM AND METHOD FOR PROCESSING FINANCIAL TRANSACTIONS

TRANSMITTAL LETTER

Assistant Commissioner for Patents
Washington, D.C. 20231

Sir:

The following are enclosed for consideration in the above-identified application:

	FEE
<input checked="" type="checkbox"/> Response to Notice of Incomplete Reply (Nonprovisional)	\$
<input type="checkbox"/> Response to Office Action mailed	\$
<input type="checkbox"/> Declaration: <input checked="" type="checkbox"/> Original; <input type="checkbox"/> Supplemental	\$
<input type="checkbox"/> Submission of Formal Drawings	\$
<input checked="" type="checkbox"/> Substitute Drawings: 19 Sheets 1-17 Figures	\$
<input type="checkbox"/> Information Disclosure Statement, Form PTO-1449, copy of French and International Search Reports, and 6 references <input type="checkbox"/>	\$
<input type="checkbox"/> Amendment: <input type="checkbox"/> Preliminary; <input type="checkbox"/> § 116; <input type="checkbox"/> § 312; <input type="checkbox"/> Other	\$
<input type="checkbox"/> Request for Extension of Time (2 months)	\$
<input type="checkbox"/> Issue Fee: <input type="checkbox"/> Part B - Issue Fee Transmittal <input type="checkbox"/> Part C - Charge to Deposit Account	\$
<input type="checkbox"/> Notice of Appeal	\$
<input type="checkbox"/> Appeal Brief	\$
<input type="checkbox"/> Request for Oral Hearing	\$
<input type="checkbox"/> Reply Brief	\$
<input type="checkbox"/> Terminal Disclaimer	\$
<input type="checkbox"/> An additional claim fee is required, and is calculated as shown below	\$
TOTAL FEES BEING SUBMITTED	\$

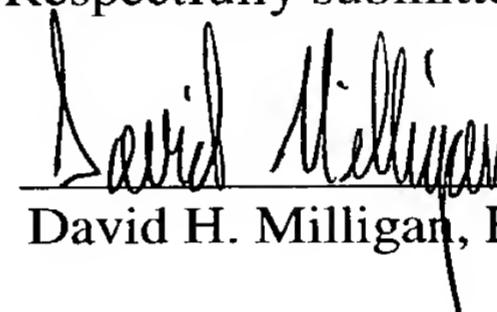
	Claims Remaining	Claims Paid For	Extra	Rate	Fee
Total Claims		20	0	x \$18.00	\$
Independent Claims		3	0	x \$80.00	\$
Multiple Dependent Claims (if applicable)				\$	\$
			TOTAL EXCESS CLAIMS FEE	\$	
SMALL ENTITY TOTAL (if applicable)				\$.00	

The Commissioner is hereby authorized to charge payment of any additional filing fees required under 37 CFR § 1.16 and § 1.17 associated with this communication or credit any overpayment to the deposit account of Hunton & Williams, Deposit Account Number 50-0206.

Dated: June 20, 2002

By:

Respectfully submitted,



David H. Milligan, Reg. No. 42,893

HUNTON & WILLIAMS
1900 K Street, N.W.
Suite 1200
Washington, D.C. 20006-1109
Telephone: (202) 955-1500
Facsimile: (202) 778-2201



UNITED STATES PATENT AND TRADEMARK OFFICE

COMMISSIONER FOR PATENTS
 UNITED STATES PATENT AND TRADEMARK OFFICE
 WASHINGTON, D.C. 20591
 www.uspto.gov

APPLICATION NUMBER	FILED/RECEIPT DATE	FIRST NAMED APPLICANT	ATTORNEY DOCKET NUMBER
10/083,249	2/27/2002	Joseph Giordano	24124.000172

JUN 20 2002

JC34

PATENT & TRADEMARK OFFICE

CONFIRMATION NO. 8236

FORMALITIES LETTER



OC00000008155386

Thomas J. Scott
 Intellectual Property Department
 Hunton & Williams
 1900 K Street, N.W., Suite 1200
 Washington, DC 20006-1109

Date Mailed: 05/20/2002

NOTICE OF INCOMPLETE REPLY (NONPROVISIONAL)

Filing Date Granted

The U.S. Patent and Trademark Office has received your reply on 05/03/2002 to the Notice to File Missing Parts (Notice) mailed 03/26/2002 and it has been entered into the nonprovisional application. The reply, however, does not include the following items required in the Notice.

The period of reply remains as set forth in the Notice. You may, however, obtain EXTENSIONS OF TIME under the provisions of 37 CFR 1.136 (a) accompanied by the appropriate fee (37 CFR 1.17(a)).

A complete reply must be timely filed to prevent ABANDONMENT of the above-identified application.

The application is informal since it does not comply with the regulations for the reason(s) indicated below.

The required item(s) identified below must be timely submitted to avoid abandonment:

- Substitute drawings in compliance with 37 CFR 1.84 because:
 - drawing sheets do not have the appropriate margin(s) (see 37 CFR 1.84(g)). Each sheet must include a top margin of at least 2.5 cm. (1 inch), a left side margin of at least 2.5 cm. (1 inch), a right side margin of at least 1.5 cm. (5/8 inch), and a bottom margin of at least 1.0 cm. (3/8 inch);

*A copy of this notice **MUST** be returned with the reply.*

J. Scott *T. Wong*
 Customer Service Center
 Initial Patent Examination Division (703) 308-1202
 PART 1 - ATTORNEY/APPLICANT COPY